

MEDICAL ECONOMICS AND PUBLIC HEALTH

In outlining the new policy adopted by the Federal Trade Commission, which is to include active government efforts to limit fraudulent advertising, Commissioner William E. Humphrey states that there are a number of publications that "will publish any advertisement for money, regardless of truth, honesty, or decency."

"The people of this country," continues Mr. Humphrey, "are annually robbed of hundreds of millions of dollars through these fake advertisements, most of which are plainly false and known to be so by those who take money for their publications. Some of the glaring instances of this class of fake advertisements are the various 'antifat' remedies, medicine, soaps, belts, and other articles—all of them fakes and all of them dishonest, and many of them harmful. Patent medicines for incurable diseases, that are frequently injurious, and often, by holding out false hopes, keep the victim from real help until too late. Beauty creams and lotions and cosmetics that improve the pocketbook of the faker if not the complexion of the user. Fake industrial schools holding out alluring promises of lucrative employment. All these prey upon the weak and unfortunate, the ignorant and credulous. There is no viler class of criminal known among men than this. And what of the publisher that for hire publishes these fake advertisements, knowing them to be false? He is equally guilty with the principal. He shares in his ill-gotten gains. He acts from the same motive. If, in any degree he differs from the principal, it must be one degree lower for his chances of punishment are less, and his responsibilities greater."

According to a statement released to the press by the Department of Public Health, San Francisco consumed 18,660,625 gallons of milk from July 1, 1925, to July 1, 1926, or 51,125 gallons daily. The milk is supplied by 173 dairies from eight counties, and is distributed in San Francisco by eighteen pasteurizing plants. Ninety-seven per cent of this milk is pasteurized before delivery, while the remaining 3 per cent is either certified or guaranteed by and produced under the direction of the San Francisco Medical Society.

Every precaution is taken to insure the people of San Francisco against impure, unclean or unhealthful milk, by constantly inspecting the cows, dairies, shipping facilities, pasteurizing plants and deliveries of milk.

We recently have been supplied with evidence to the effect that certain medical men have been sending samples of blood to the state laboratory for free examination, and charging the patient for the examination. There is no occasion for sending blood from a pay patient to the state laboratories which are intended to furnish services to the indigent only. . . . Frankly, we don't believe that the state has any business in running a laboratory in the way that the state laboratory is run at the present time. We hold no brief for the private laboratories, but we do say that the state has no justifiable right to enter into competition with private practitioners of medicine nor does it have any moral right to encourage dependency and pauperism which must be paid for by taxation upon the public generally.—J. Indiana M. A.

Such practices probably are not limited to Indiana. The problem ought to be met and settled before it becomes acute.

Wherever a full-time health unit has been established, in almost all cases it becomes firmly entrenched in the county government and becomes as much a part of that government as any penal or judicial activity. No longer is the tenure of the health office regarded as a mere gesture toward a popular local practitioner. The modern health officer is as much a county officer as the district

attorney or sheriff.—Walter M. Dickie, California Board of Health Weekly Bulletin.

A reader of the Journal asks us why we are opposed to the Koch cancer cure, and says that we ought to investigate the claims before placing our stamp of disapproval upon the cure. Answering briefly, we will say that we are opposed to any so-called cure that is exploited apparently for commercial purposes, and which has not proven its worth to unbiased minds. The Koch cancer cure has been investigated by a committee of reputable physicians who were appointed by the Detroit Medical Society for the purpose of discovering the truth or falsity of the claims put forth. The committee has made its unfavorable report, and it seems to us that the report is worthy of the acceptance of the medical profession.—J. Indiana M. A.

Three other committees have made unfavorable reports.

Word has been received from the Dermatological Laboratories that they appreciate the patronage given to the D. R. L. arsphenamines by physicians of California, Nevada, and Utah.

These products have been advertised in CALIFORNIA AND WESTERN MEDICINE for some time, and it is gratifying to know that the readers have taken cognizance of the support of the advertisers.

The investment in hospital properties throughout the United States exceeds that of the American Telephone and Telegraph Company and the United States Steel Corporation combined.

In a single year 1117 new hospital buildings have been planned, involving \$309,000,000 in hospital construction, and yet how seriously has the business world taken such facts as these as compared to an announcement that the steel corporation had expended \$10,000,000 more for extensions and improvements?—C. C. Burlingame.

Hoxy, head of the National Cancer Research Institute, of the Hoxide Cancer Cure of Taylorville, Illinois, was arrested recently on the order of the state's attorney on a charge of practicing medicine without a license. We understand that this is but an advance action that will be followed by a charge of fraudulent practices. The Hoxide Cancer Cure is one that is boosted by the Chamber of Commerce of Taylorville, Illinois. It is on a par with other cancer cure fakes.—J. Indiana M. A.

These are some of the reasons advanced against the Sheppard-Towner Act:

The Sheppard-Towner Act fails to give food, shelter, clothing, medicine, or medical care for any mother or any child.

Maternity education should be directed and supervised only by physicians.

Morally and legally, the proposition is indefensible. The Federal Government has no more right to collect money from New York, Illinois, and Massachusetts and divide it among Montana, Wyoming, and New Mexico than it has the right to take money from Jones and give it to Smith. The Federal Government collects more money from a millionaire than from a laborer for the Federal Government, but it has no more legal or moral right to make Illinois "divide up" with Texas or Alabama than it has the right to make Rockefeller "divide up" with Eugene V. Debs.

Maternity backers tell Congressmen that maternity legislation is not wanted unless it can be administered by the children's bureau.—Bulletin of the Medical Women's National Association, October, 1926.

The Eyesight Survey and Service Corporation, with headquarters at Rochester, New York, is an enterprise that is asking for the endorsement of medical men and the patronage of various industrial and commercial concerns. It originates and is promoted by optometrists, and so far as we can see is for commercial gain, directly or indirectly.—J. Indiana M. A.

William E. Humphrey, federal trade commissioner, in an address before the National Petroleum Association in

Atlantic City, recently declared that the public was being robbed of more than a half billion dollars annually through fraudulent advertisements.

"The people of this country," he pointed out, "are annually robbed of hundreds of millions of dollars through these fake advertisements, most of which are plainly false and known to be so by those who take money for their publication."—Ohio State M. J.

Without a great deal of mental effort, it may be shown that practically every human activity is directly or remotely related to public health, and there is today an unquestioned tendency to overload public health service with functions which, at the present time at least, it is not equipped to exercise; while on the other hand, notably in the case of the Federal Government but also in states and local communities, indisputable public health functions are assigned to departments, bureaus and agents of government which, only by the wildest stretch of imagination, logically belong to them and which, in many instances, they are totally unable or unwilling to perform.—Matthias Nicoll, Jr., New York State J. Med.

Henry Walter Gibbons, medical director of the Western States Life Insurance Company, in discussing selection of life insurance risks without physical examination before the Public Health Section of the Commonwealth, Club said:

"The practice of selecting risks for life insurance without the customary physical examination is considered hazardous until a study is made of its limitations and practical application.

"The physical condition of the individual at the time he applies for insurance is only one of many factors which must be considered in estimating the value of a risk. All the other factors, such as build, age, personal history, family history, habits, morals, financial standing, occupation, etc., can be ascertained just as well by an intelligent layman as by a physician.

"In practice the agent is provided with an exhaustive questionnaire on which he records the answers of the applicant over the latter's signature. If a review of this blank, together with a commercial inspection report, indicates impaired health, the applicant is referred to a physician for examination.

"Authorized, experienced agents are permitted to solicit on this basis under the following limitations:

"White race only.

"Ages 15 to 45.

"Self-supporting, unmarried women only.

"Policies not in excess of \$3000.

"No term or special policies.

"Active individuals engaged in nonhazardous occupations.

"Prospects of healthy appearance, normal weight, good personal and family history.

"Prospects of good reputation in regard to character, habits, and financial standing.

"Experience shows that 85 per cent of all examined applicants for insurance are passed as standard. In this 85 per cent a medical examination would be unnecessary. Of the 15 per cent of doubtful risks 2 or 3 per cent are declined for reasons other than medical. Of the remaining 12 per cent about one-half would come within the limits imposed. Therefore there would be an extra hazard to the company in only 5 per cent of all applications submitted under this plan. The extra mortality which might be expected in this small group from impairments which could be detected only by a physician: such as heart, lung, and kidney lesions, it is thought, will be offset by the saving of the medical fees for the entire group.

"Insurance without medical examination has been written in England since 1901. At present as much as £15,000 will be written on a single life, with no more medical guaranty than a certificate of health from the family physician.

"On this continent the Canadian companies were first to adopt the plan in 1920. At present all the Canadian companies operate under it. The conditions influencing these companies were: the example of England; the difficulty of securing medical examinations in the sparsely

settled districts; the refusal of members of some medical societies to make examinations for the established fee; the feeling that a proportion of the examinations submitted by physicians were worthless; a strong opinion that the saving of medical fees on small policies issued to a carefully selected group of individuals in the prime of life would offset any extra mortality that might be expected by accepting a few risks with impairments which could be detected only by a physician.

"For a period of five years the American companies watched the Canadian experiment with interest. When, in 1925, their statistics showed it to be apparently successful, we were quick to adopt the plan. At present 60 per cent of the American companies write nonmedical life insurance. To date, \$250,000,000 of this business is in force in this country.

"The experience so far has been satisfactory. The saving in medical fees has more than offset the mortality loss. In fact, the mortality rate has not exceeded that expected from the examined business. The losses from impairments which could have been found only by a physician: such as heart disease, tuberculosis, nephritis, apoplexy, have not been above normal. The intelligence with which the agents handle the business has been gratifying. The time usually consumed by the agent in getting his prospect to the doctor can be devoted to soliciting more business. Whether the plan increases the total volume of business of a company is still unknown. The fear that companies would be defrauded by dishonest agents and by dishonest seekers for insurance has not been observed.

The feeling is prevalent among companies that, under the restrictions imposed, the selection by this method is just as safe for small policies as by the method requiring physical examination. The tendency at present is toward an extension of the plan to more companies and to increase the amounts written on one life.

"By the adoption of this plan insurance companies have no intention and no desire to minimize the importance of the trained physician to the insurance business. The immediate effect will be to lessen the number of examinations made by about 25 to 30 per cent. However, with the tendency toward more careful selection in large policies; with the further extension of substandard business so as to insure, on some basis, those with impairments which formerly caused declination; and with the further extension of periodical health examination of policyholders, there will be a growing need for expert medical advice.

"The tendency will be to lessen the number of medical examiners, but to make those who engage in the work more efficient and better paid. The examiner will be asked for his expert opinion on doubtful cases discovered by this premedical selection; he will be asked for an exact diagnosis and prognosis in substandard cases; he will be asked to advise policyholders how to prolong their lives. The day of the expert life insurance examination is at hand; the day of the careless, slipshod medical report is waning. The careless examiner has contributed to this movement. The competent examiner will always be highly appreciated in the insurance work."

Physical therapy is a term employed to define the treatment of disease by various nonmedicinal means. It comprises the use of the physical, chemical and other properties of heat, light, water, electricity, massage, and exercise. There are certain definite indications for the use of some one or a combination of several of these physical agencies in the treatment of disease, but to depend on these agencies solely, to use them in lieu of better proved methods, or to employ them without having first thoroughly studied the patient from the standpoint of diagnosis, is harmful practice.—Report of Committee Council on Physical Therapy, J. A. M. A.

Plastic Repair of Finger Defects Without Hospitalization—Gatewood, Chicago (Journal A. M. A.), reports a flap method for covering defects of the palmar surface of the hand or fingers when tendons are exposed. It proved very satisfactory in his case, and does not necessitate hospitalization.